

**Fill in this information to identify the case:**Debtor 1 SHANE MICHAEL HETTISHDebtor 2 BRITTANY LAUREL HETTISH  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-11247JCM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: PINGORA LOAN SERVICING LLC Court claim no. (if known): 4Last 4 digits of any number you use to identify the debtor's account 8 7 4 1Property Address: 2663 E 32ND ST  
ERIE PA 16510**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,177.04</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,177.04</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,177.04</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$959.95The next postpetition payment is due on 3 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 SHANE MICHAEL HETTISH  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **SHANE MICHAEL HETTISH**  
Name

Case number (if known) **19-11247JCM**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
08/24/2022	1243847	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	169.93
09/27/2022	1246720	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	335.52
11/23/2022	1252496	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	623.67
12/22/2022	1255236	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	47.92
				<u>1,177.04</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

03/23/2020	1154095	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,155.93
04/27/2020	1157558	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	772.66
05/26/2020	1160886	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	742.04
06/26/2020	1164038	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,113.06
07/29/2020	1167147	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	742.04
08/25/2020	1170225	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	742.04
09/28/2020	1173316	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	742.04
10/26/2020	1176412	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	753.32
11/24/2020	1179476	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	753.32
12/21/2020	1182418	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	376.66
01/25/2021	1185396	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,129.99
01/26/2021	1173316	NORTHPOINTE BANK	CANCELLED CHECK TO CREDITOR/CONT	-742.04
02/22/2021	1188526	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,285.52
03/26/2021	1191827	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,188.42
04/26/2021	1195073	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,175.10
05/25/2021	1198187	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	776.02
06/25/2021	1201374	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	770.63
07/26/2021	1204580	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,195.05
08/26/2021	1207709	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	874.44
09/24/2021	1210823	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	691.60
10/25/2021	1213896	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	714.29
11/22/2021	1216934	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	821.14
12/23/2021	1220012	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,124.20
01/26/2022	1223067	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,649.53
02/23/2022	1225944	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,067.58
03/25/2022	1228904	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,044.86
04/26/2022	1231951	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,066.21
05/25/2022	1234988	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,081.69
06/27/2022	1238015	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,638.62
07/26/2022	1240958	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	1,102.51
08/24/2022	1243847	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	983.66
09/27/2022	1246720	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	864.61
10/25/2022	1249535	NORTHPOINTE BANK	AMOUNTS DISBURSED TO CREDITOR	553.37
11/23/2022	1252496	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,175.85
12/22/2022	1255236	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
01/26/2023	1257974	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
02/23/2023	1260564	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
03/28/2023	1263349	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
04/25/2023	1266160	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
05/25/2023	1269028	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	864.61
06/26/2023	1271920	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,504.98
07/25/2023	1274662	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
08/25/2023	1277446	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
09/26/2023	1280177	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
10/25/2023	1282886	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
11/27/2023	1285564	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
12/21/2023	1288140	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
01/26/2024	1290832	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
02/26/2024	1293478	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
03/26/2024	1296126	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
04/25/2024	1298793	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
05/29/2024	1301496	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	899.46
06/25/2024	1304026	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95
07/25/2024	1306636	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95
08/26/2024	1309193	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95
09/25/2024	1311792	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95

Debtor 1 SHANE MICHAEL HETTISH  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
10/25/2024	1314317	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95
11/25/2024	1316885	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	959.95
12/23/2024	1319272	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,211.23
01/28/2025	1321778	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	648.05
02/25/2025	1324197	PINGORA LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	60.62
				<u>55,392.26</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

SHANE MICHAEL HETTISH  
BRITTANY LAUREL HETTISH  
2663 EAST 32ND STREET  
ERIE, PA 16510

DANIEL P FOSTER ESQ\*\*  
FOSTER LAW OFFICES  
1210 PARK AVE  
MEADVILLE, PA 16335

PINGORA LOAN SERVICING LLC  
C/O NATIONSTAR MTG LLC dba MR. COOPER(\*)  
PO BOX 619094  
DALLAS, TX 75261-9741

NATIONSTAR MORTGAGE LLC\*\*  
ATTN BANKRUPTCY NOTICES - LEGAL  
PO BOX 619096  
DALLAS, TX 75261-9741

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

2/27/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee